

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE: **GREGORY K. WILLIAMS** CASE NO. 3:14-bk-04911  
**1003-B KINGSTON SPRINGS RD** CHAPTER 13  
**KINGSTON SPRINGS, TN 37082** JUDGE HARRISON  
**Debtor**  
**SSN: xxx-xx-7510**

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**THE DEADLINE FOR FILING A TIMELY RESPONSE IS: *July 7, 2016***  
**IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: *July 27, 2016,***  
***8:30 A.M., Court Room 1, 2nd Floor Customs House, 701 Broadway, Nashville, TN***

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**AMENDED NOTICE OF MOTION TO ALLOW DEBTOR TO OBTAIN A  
SECURED CREDIT CARD**

The Debtor has asked the court for the following relief: **The Debtor wishes to be allowed to obtain a secured credit card for the purpose of re-building his credit in order to purchase a home.**

**YOUR RIGHTS MAY BE AFFECTED.** If you do not want the court to grant the attached motion by entering the attached order, or if you want the court to consider your views on the motion, then on or before July 7, 2016, you or your attorney must:

1. File with the court your written response or objection explaining your position. Please note: The Bankruptcy Court for the Middle District of Tennessee requires electronic filing. Any response or objection you wish to file must be submitted electronically. To file electronically, you or your attorney must go to the court website and follow the instructions at: <<https://ecf.tnmb.uscourts.gov>>

If you need assistance with Electronic Filing, you may call the Bankruptcy Court at (615) 736-5584. You may also visit the Bankruptcy Court in person at: 701 Broadway, 1<sup>st</sup> Floor, Nashville, TN (Monday – Friday, 8:00 A.M. – 4:00 P.M.)

2. Your response must state the deadline for filing responses, the date of the scheduled hearing and the motion to which you are responding.

If a response is filed before the deadline stated above, the hearing will be held at the time and place indicated above. ***THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE.*** You may check whether a timely response has been filed by viewing the case on the court's web site at <[www.tnmb.uscourts.gov](http://www.tnmb.uscourts.gov)>.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter the attached order granting that relief.

Date: June 23, 2016

/s/ Mark Podis

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Mark R. Podis, #012216  
Attorney for Debtors  
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**AMENDED MOTION TO INCUR DEBT IN THE FORM OF A SECURED  
CREDIT CARD**

Comes now the Debtor, by and through the undersigned counsel, and gives notice to the Court of the Debtor's intention to obtain an extension of credit in the form of a Secured Credit Card with a monthly payment not to exceed \$75.00 and in support thereof would show the following:

1. Debtor is trying to rebuild his credit for the purpose of purchasing a home.
2. Debtor requests permission to obtain a secured credit card with a monthly payment not to exceed \$75.00 and an interest rate not to exceed 24%.
3. Debtor will close the secured credit card at either the expiration of six (6) months or upon closing on a home loan.
4. Debtor will deposit \$300.00 with the lender to secure the credit card.
5. An Amended Budget form, as well as Debtor's sworn affidavit is attached hereto.
6. A matrix for said Creditors is attached.

STATEMENT OF IMPACT:

There would be no negative impact to Debtor's creditors. Debtor's payroll deducted plan payments will remain \$223.50 bi-weekly. All filed pre-petition unsecured creditors will receive a dividend of 20% as confirmed.

**WHEREFORE**, Debtor respectfully prays that an Order be entered allowing:

1. Debtor may obtain a secured credit card with a monthly payment not to exceed \$75.00 and an interest rate not to exceed 24%.
2. Debtor shall close the secured credit card at either the expiration of six (6) months or upon closing on a home loan.
3. Debtor shall deposit \$300.00 with the lender to secure the credit card
4. Debtor's payroll deducted plan payments will remain \$223.50 bi-weekly.
5. All filed pre-petition unsecured creditors will receive a minimum dividend of 20% as confirmed.
6. The plan base shall remain \$25,103.00.
7. NOTICE IS PROVIDED TO CREDITORS. FAILURE TO OBJECT TO THIS MOTION MEANS YOU ACCEPT THIS TREATMENT.

Respectfully Submitted,

/s/ Mark Podis

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**CERTIFICATE OF SERVICE**

I hereby certify that a true and exact copy of the foregoing Notice, Motion and Proposed Order has been delivered to the Chapter 13 Trustee, P.O. Box 340019, Nashville, TN 37203 and to the U.S. Trustee, 701 Broadway, 3rd Floor, Nashville, TN 37203, Debtor **Gregory K. Williams**, 1003-B Kingston Springs Road, Kingston Springs, TN 37082 and mailed to all creditors according to the attached creditor list and sent to all parties in interest, on this the 22nd day of June 2016. Copies have been sent via email CM/ECFhttp://ecf.tnmb.uscourts.gov.

/s/ Mark Podis

Mark Podis

**A TOTAL OF 45 COPIES HAVE BEEN MAILED FIRST CLASS TO  
CREDITORS ON ATTACHED CREDITOR LIST**

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**AFFIDAVIT IN SUPPORT OF MOTION TO MODIFY**

STATE OF TENNESSEE  
COUNTY OF DAVIDSON

I, Gregory K. Williams, the undersigned affiant, do hereby attest that the information contained in the foregoing Motion to Incur is true and correct to the best of my knowledge, information and belief, that:

1. I would like to incur debt for the purpose of obtaining a secured credit card to rebuild my credit in order to purchase a home.
2. I will close the secured credit card either at the expiration of six (6) months or upon closing a home loan and will submit a new budget.

Further, affiants saith naught.

*/s/ Gregory K. Williams*  
Gregory K. Williams

Sworn to me this the 13<sup>th</sup> day of June 2016.

*/s/ Frances E. Johnson*  
NOTARY PUBLIC

My commission expires: March 7, 2017  
NOTARY SEAL ON ORIGINAL DOCUMENT IN FILE